

<b>Information to identify the case:</b>			
Debtor 1	<b>William R. Adams</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>18-11052-TPA</b>		
	Social Security number or ITIN	<b>xxx-xx-5667</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 10/12/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	William R. Adams	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5458 Gardner Drive Erie, PA 16509	
<b>4. Debtor's attorney</b> Name and address	Rebeka Seelinger 4640 Wolf Road Erie, PA 16505	Contact phone 814-824-6670 Email: rebeka@seelingerlaw.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 10/29/18

**For more information, see page 2**



**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William R. Adams  
 Debtor

Case No. 18-11052-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 48

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db +William R. Adams, 5458 Gardner Drive, Erie, PA 16509-3019  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14929832 +Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461  
 14935040 +Brian E. Lantz, D.M.D. P.C., 850 Cherry Street, Waterford PA 16441-7804  
 14929836 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 14929837 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 14929852 +LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850,  
 Sherman Oaks, CA 91403-6630  
 14929853 +Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403  
 14929855 ++PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,  
 RED BANK NJ 07701-5688  
 (address filed with court: Penelec, 5404 Evans Rd, Erie, PA 16509)  
 14929856 +Penn State Fcu, 1937 N Atherton St, State College, PA 16803-1523  
 14929858 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433  
 14935039 +State Collection Service, 2509 Stoughton Road, Madison WI 53716-3314  
 14929865 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 14935036 UPMC Hamot, 2010 Lothrop Street, Pittsburgh PA 15213

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rebeka@seelingerlaw.com Oct 30 2018 02:11:11 Rebeka Seelinger,  
 4640 Wolf Road, Erie, PA 16505  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 30 2018 02:11:34 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 30 2018 02:11:42  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14929833 +EDI: AMEREXPR.COM Oct 30 2018 06:04:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 14929834 +EDI: TSYS2.COM Oct 30 2018 06:03:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 14929835 +EDI: CAPITALONE.COM Oct 30 2018 06:04:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14929838 EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Bank/Bon Ton, Attn: Bankruptcy Dept,  
 Po Box 18215, Columbus, OH 43218  
 14929839 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Bank/Buckle, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929840 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929842 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Bank/Overstock, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929843 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Bank/Pier 1, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929844 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929841 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Bank/kingsize, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929845 EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenity Capital/Zales, Attn: Bankruptcy Dept,  
 Po Box 18215, Columbus, OH 43218  
 14929846 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenitybank/wayfair, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929847 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenitycapital/boscov, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14929848 +EDI: WFNNB.COM Oct 30 2018 06:04:00 Comenitycb/truevalue, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14933227 EDI: DISCOVER.COM Oct 30 2018 06:04:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14929849 +EDI: DISCOVER.COM Oct 30 2018 06:04:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 14935038 +E-mail/Text: csbankruptcy@eriewaterworks.org Oct 30 2018 02:11:59 Erie Water Works,  
 340 West Bayfront Parkway, Erie PA 16507-2004  
 14929850 EDI: JEFFERSONCAP.COM Oct 30 2018 06:03:00 Jefferson Capital Systems, LLC, Po Box 1999,  
 Saint Cloud, MN 56302  
 14929851 +EDI: CBSKOHL.COM Oct 30 2018 06:03:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
 Milwaukee, WI 53201-3120  
 14935037 +E-mail/Text: Bankruptcy@natfuel.com Oct 30 2018 02:11:43 National Fuel, 1100 State Street,  
 PO Box 2081, Erie PA 16512-2081  
 14930640 +EDI: PRA.COM Oct 30 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14929854 +E-mail/Text: paparalegals@pandf.us Oct 30 2018 02:12:09 Patenaude & Felix A.P.C.,  
 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584

District/off: 0315-1

User: dkam  
Form ID: 309I

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Total Noticed: 48

Date Rcvd: Oct 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14934547 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 30 2018 02:11:34  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
14929857 +EDI: PRA.COM Oct 30 2018 06:03:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021  
14929859 +EDI: RMSC.COM Oct 30 2018 06:04:00 Synchb/citgo, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
14929860 +EDI: RMSC.COM Oct 30 2018 06:04:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14929861 +EDI: RMSC.COM Oct 30 2018 06:04:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14929862 +EDI: RMSC.COM Oct 30 2018 06:04:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14929863 +EDI: RMSC.COM Oct 30 2018 06:04:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14929864 +EDI: RMSC.COM Oct 30 2018 06:04:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
cr\* Quicken Loans Inc.  
+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14929867\* +Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461  
14929868\* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
14929869\* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
14929870\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
14929871\* +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
14929872\* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
St Louis, MO 63179-0034  
14929873\* Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
14929874\* +Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
14929875\* +Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
14929877\* +Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
14929878\* +Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
14929879\* +Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125,  
Columbus, OH 43218-2125  
14929876\* +Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
14929880\* Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  
14929881\* +Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
14929882\* +Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
14929883\* +Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
14929884\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
14929885\* +Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302  
14929886\* +Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
14929887\* +LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850,  
Sherman Oaks, CA 91403-6630  
14929888\* +Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403  
14929890\* +PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,  
RED BANK NJ 07701-5688  
(address filed with court: Penelec, 5404 Evans Rd, Erie, PA 16509)  
14929889\* +Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205,  
Canonsburg, PA 15317-8584  
14929891\* +Penn State Fcu, 1937 N Atherton St, State College, PA 16803-1523  
14929892\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
14929893\* +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433  
14929894\* +Synchb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
14929895\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
14929896\* +Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
14929897\* +Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
14929898\* +Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
14929899\* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
14929900\* Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

TOTALS: 1, \* 35, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: dkam  
Form ID: 309I

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Total Noticed: 48

Date Rcvd: Oct 29, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Debtor William R. Adams rebeka@seelingerlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4